

FILED  
12/17/21 11:02 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
 ) Case No. 18-70874-JAD  
SAMUEL BALBUENA )  
REBECCA BALBUENA, ) Chapter 13  
Debtor(s). )  
X Related to Doc. # 52, 53

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate Protection** **11/10/21**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,021, beginning 1/22. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
Nissan Motor Acceptance Corp CL. #6
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:  
➤ Estimated unsecured creditor pool to be \$24,535.65.

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed **secured claim** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: December 17, 2021

  
Jeffery A. Heller jah  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Samuel Balbuena  
Rebecca Balbuena  
Debtors

Case No. 18-70874-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy

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Form ID: pdf900

Total Noticed: 122

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Samuel Balbuena, Rebecca Balbuena, 1931 Menoher Blvd., Johnstown, PA 15905-1728
14969157	+ Ameriserv Financial Ba, 216 Franklin St, Johnstown, PA 15901-1911
14969160	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14969159	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14969161	+ Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14997888	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14969166	+ Cb/eddiebau, Po Box 182789, Columbus, OH 43218-2789
14969170	+ Ccb/boscovs, Po Box 182120, Columbus, OH 43218-2120
14969171	+ Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104-0478
14969203	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14997111	+ GOLDMAN SACHS MORTGAGE CO., C/O SERVICE FINANCE CO., LLC, 555 S. FEDERAL HWY #200, BOCA RATON, FL 33432-6033
14969206	+ Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410
14969207	+ Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
14969209	+ Mainline National Bank, 325 Industrial Park Rd., Ebensburg, PA 15931-4133
14969212	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063
15207100	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
14986423	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14977108	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14969215	+ Service Finance Compan, 555 S Federal Highway, Boca Raton, FL 33432-5505
14981245	+ Service Finance Company, 555 S Federal Highway, Boca Raton, FL 33432-6033
14969217	+ Sierra Auto, 5005 Lbj Fwy, Dallas, TX 75244-6100
14969218	+ Sierra Auto Finance Ll, 5005 Lbj Fwy Ste 700, Dallas, TX 75244-6145
14969240	+ Tbom/confin, Pob 8099, Newark, DE 19714-8099
14969242	+ Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14998127	+ Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
14969245	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
14969248	+ Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 27

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 17 2021 23:55:26	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14969154	+ Email/Text: bankruptcy@rentacenter.com	Dec 17 2021 23:44:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14983199	Email/Text: ally@ebn.phinsolutions.com		

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		Dec 17 2021 23:44:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14969155	+ Email/Text: ally@ebn.phinsolutions.com		
		Dec 17 2021 23:44:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14969156	+ Email/Text: ally@ebn.phinsolutions.com		
		Dec 17 2021 23:44:00	Ally Fincl, P.o. Box 380901, Bloomington, MN 55438-0901
14969158	+ Email/Text: bankruptcynotices@aarons.com		
		Dec 17 2021 23:44:00	Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
14969159	+ Email/Text: BarclaysBankDelaware@tsico.com		
		Dec 17 2021 23:44:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14969164	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 17 2021 23:55:26	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14969162	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 17 2021 23:55:35	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14969163	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 17 2021 23:55:35	Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
14977655	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 17 2021 23:55:35	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14991116	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 17 2021 23:55:35	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14969165	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 17 2021 23:55:35	Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
14969167	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Cb/pier1, Po Box 182789, Columbus, OH 43218-2789
14969169	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 17 2021 23:55:28	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14969168	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 17 2021 23:55:32	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14969174	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 17 2021 23:55:32	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981224	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
14969175	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789
14969176	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
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14969177	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Comenity Bank/gnteagle, Po Box 182789, Columbus, OH 43218-2789
14969178	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
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14969179	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
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		Dec 17 2021 23:44:00	Comenity Bank/ptrybrn, Po Box 182789, Columbus, OH 43218-2789
14969181	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Comenitybank/chrisbank, Po Box 182789, Columbus, OH 43218-2789
14969182	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Comenitybank/eddiebaur, Po Box 182789, Columbus, OH 43218-2789
14969183	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Comenitybank/gandrmt, Po Box 182789, Columbus, OH 43218-2789
14969184	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 17 2021 23:44:00	Comenitybank/marathon, Po Box 182789, Columbus, OH 43218-2789

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14969185	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitybank/meijer, Po Box 182789, Columbus, OH 43218-2789
14969186	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14969187	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14969188	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
14969189	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitybk/fullbeauty, Po Box 182789, Columbus, OH 43218-2789
14969190	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitycb/blair, Po Box 182120, Columbus, OH 43218-2120
14969191	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14969192	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
14969193	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitycb/overstock, Po Box 182120, Columbus, OH 43218-2120
14969194	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 23:44:00	Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120
14969195	+ Email/Text: BKPT@cfna.com	Dec 17 2021 23:44:00	Crdt First, Pob 81315, Cleveland, OH 44181-0315
14969196	+ Email/Text: BKPT@cfna.com	Dec 17 2021 23:44:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15000053	Email/Text: BKPT@cfna.com	Dec 17 2021 23:44:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14969197	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 17 2021 23:55:26	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14969200	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:28	Dsnb Bloom, Po Box 8218, Mason, OH 45040
14969201	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:28	Dsnb Macys, Po Box 8218, Mason, OH 45040
15003467	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2021 23:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14979721	Email/Text: mrdiscen@discover.com	Dec 17 2021 23:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14969198	+ Email/Text: mrdiscen@discover.com	Dec 17 2021 23:44:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14969202	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:28	Exxmblciti, Po Box 6497, Sioux Falls, SD 57117-6497
14969203	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 17 2021 23:55:31	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14969204	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 17 2021 23:44:00	Genesis/celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
14969205	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 17 2021 23:44:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14969172	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 17 2021 23:55:26	Chase Card, Po Box 15298, Wilmington, DE 19850
14969208	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 17 2021 23:44:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15160155	Email/PDF: resurgentbknotifications@resurgent.com	Dec 17 2021 23:55:27	LVNV Funding LLC, PO Box 10587, Greenville,

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			SC 29603-0587
15000992	Email/PDF: resurgentbknotifications@resurgent.com	Dec 17 2021 23:55:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14992222	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 17 2021 23:55:25	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14969210	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 17 2021 23:55:25	Merrick Bank Corp, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
14969211	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 17 2021 23:44:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14991108	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 17 2021 23:44:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
14969213	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 17 2021 23:55:30	Olo/tbom, Po Box 9222, Old Bethpage, NY 11804-9222
14995691	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 17 2021 23:55:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14969427	+ Email/PDF: rmscedi@recoverycorp.com	Dec 17 2021 23:55:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14981243	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202
14977108	+ Email/Text: ebnpeoples@grblaw.com	Dec 17 2021 23:44:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14969214	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 17 2021 23:55:36	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14979874	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 17 2021 23:44:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14997787	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2021 23:44:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15000080	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2021 23:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14981246	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15005597	+ Email/Text: bncmail@w-legal.com	Dec 17 2021 23:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14969216	+ Email/Text: bankruptcy@sccompanies.com	Dec 17 2021 23:44:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14969219	+ Email/Text: bankruptcy@sccompanies.com	Dec 17 2021 23:44:00	Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
14969220	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14969221	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14969222	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
14969223	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Syncb/athleta, Po Box 965024, Orlando, FL 32896-5024
14969224	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Syncb/banana Rep, Po Box 965005, Orlando, FL 32896-5005



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14969225	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Synch/bp, C/o Po Box 965024, Orlando, FL 32896-0001
14969226	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Synch/chevron, P.o Box 965015, Orlando, FL 32896-5015
14969227	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Synch/evine, Po Box 965005, Orlando, FL 32896-5005
14969228	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:25	Synch/gap, Po Box 965005, Orlando, FL 32896-5005
14969229	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:25	Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
14969230	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:25	Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
14969231	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Synch/nautilus, C/o Po Box 965036, Orlando, FL 32896-0001
14969232	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Synch/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14969233	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Synch/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14969234	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Synch/phillips 66, P.o Box 965004, Orlando, FL 32896-5004
14969235	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Synch/qvc, Po Box 965005, Orlando, FL 32896-5005
14969236	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
14969237	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14969238	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:34	Synch/toysrus, Po Box 965005, Orlando, FL 32896-5005
14969239	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:29	Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
15001018	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14969241	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 17 2021 23:44:00	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
14969243	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:28	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14969244	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:32	Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
14969246	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 17 2021 23:44:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14969247	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 17 2021 23:44:00	Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 98

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing

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cr		Quantum3 Group LLC as agent for Comenity Capital B
15004826		Ditech Financial LLC. Po Box 6154 Rapid City Sd., 57709-6154
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14981206	*+	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14981207	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14981208	*+	Ameriserv Financial Ba, 216 Franklin St, Johnstown, PA 15901-1911
14981209	*+	Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
14981211	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14981210	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14981215	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14981212	*+	Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14981213	*+	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14981214	*+	Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
14981216	*+	Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
14981217	*+	Cb/eddiebau, Po Box 182789, Columbus, OH 43218-2789
14981218	*+	Cb/pier1, Po Box 182789, Columbus, OH 43218-2789
14981219	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14981220	*+	Ccb/boscovs, Po Box 182120, Columbus, OH 43218-2120
14981221	*+	Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104-0478
14981223	*+	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981225	*+	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
14981226	*+	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
14981227	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14981230	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Dsnb Bloom, Po Box 8218, Mason, OH 45040
14981231	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
14981228	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14981229	*+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172
14981232	*+	Exxmblciti, Po Box 6497, Sioux Falls, SD 57117-6497
14981233	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14981234	*+	Genesis/celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
14981235	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14981236	*+	Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410
14981237	*+	Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
14969173	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850
14981222	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14981238	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14981239	*+	Merrick Bank Corp, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
14981240	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14981241	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court:, Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063
14981242	*+	Ollot/bom, Po Box 9222, Old Bethpage, NY 11804-9222
14981244	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14981247	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14981248	*+	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
14981249	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14981250	*+	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14981251	*+	Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14981252	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14981253	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14981254	*+	Tbom/confin, Pob 8099, Newark, DE 19714-8099
14981255	*+	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
14981256	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14981257	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14981258	*+	Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
14981259	*	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
14981260	*+	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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14981261	*+	Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14981262	*+	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15125606	##	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
14969199	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 4 Undeliverable, 57 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Samuel Balbuena ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Rebecca Balbuena ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor DITECH FINANCIAL LLC smncina@rascrane.com

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